



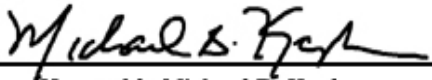
Order Filed on September 19, 2022  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY	
Caption in Compliance with D.N.J. LBR 9004-1	
DENISE CARLON, ESQUIRE KML LAW GROUP, P.C. 701 Market Street, Suite 5000 Philadelphia, PA 19106 <a href="mailto:dcarlton@kmlawgroup.com">dcarlton@kmlawgroup.com</a> Attorneys for Secured Creditor Wells Fargo Bank N.A. successor by merger to Wachovia, N.A	
In Re:	Case No.: 22-15202 MBK
Gerald Stephen Windos,	Adv. No.:
Debtor.	Hearing Date: 7/7/2022 @ 8:30 a.m.
	Judge: Michael B. Kaplan

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S  
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED**

**DATED: September 19, 2022**

  
\_\_\_\_\_  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

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Debtor: Gerald Stephen Windos

Case No.: 22-15202 MBK

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO  
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor Wells Fargo Bank N.A. successor by merger to Wachovia, N.A, holder of a mortgage on real property located at 74 Robins Place, Metuchen, NJ, 08840, Denise Carlon appearing, by way of objection to the confirmation of Debtors' Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Jacqueline Rita Rocci, I, Esquire, attorney for Debtor, Gerald Stephen Windows, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtor is to sell the property by December 31, 2022 unless extended by agreement; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor is to make regular payments in accordance with the terms of the note and mortgage to Secured Creditor while the sale is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that any payoff amount of Secured Creditor's claim is to be calculated under applicable state law, and per the terms of the note and mortgage; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that if the sale/refinance is not successful, Debtor will modify the plan to otherwise treat Secured Creditor's claim or surrender the subject collateral; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

In re:  
Gerald Stephen Windos  
Debtor

Case No. 22-15202-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Sep 19, 2022

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 21, 2022:

Recip ID	Recipient Name and Address
db	+ Gerald Stephen Windos, 74 Robins Place, Metuchen, NJ 08840-1947

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 21, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 19, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Brian C. Nicholas	on behalf of Creditor Wells Fargo Bank N.A. successor by merger to Wachovia N.A bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Wells Fargo Bank N.A. successor by merger to Wachovia N.A dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jacqueline Rita Rocci, I	on behalf of Debtor Gerald Stephen Windos jacqueline@rocciesquire.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

District/off: 0312-3

User: admin

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Date Rcvd: Sep 19, 2022

Form ID: pdf903

Total Noticed: 1

TOTAL: 5